

means for determining a set of features of a plurality of features that correspond to applications and data sources the a user is entitled to selectively access and display a list of available features based on user entitlement;

means for displaying data supplied by the data sources in response to a user selecting an available feature; and

means for setting user specified preferences for the user based on a stored user preference profile, the authentication system allowing a user to access features according to entitlement and accessing the user preference profile accessed to provide a user customized interface independent of the user's location.

15. (original) A system as claimed by claim 14, further comprising means for managing content of an internal data source.

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**REMARKS**

Claims 1-15 are pending in the above-identified application. By this Amendment, Applicants have amended claims 1, 3, and 14, and cancelled claim 2. The amendments to the claims are supported by the application as originally filed, and do not introduce new matter.

Particularly, claims 1 and 14 have been amended to include an external data source that comprises a real-time market data source, and to include determining which features of a plurality of features that correspond to applications and the data sources a user is entitled to access and displaying a list of the features based on entitlement. Additionally, a reference to the authentication system allowing a user to access features according to entitlement and accessing the user preference profile to provide a user customized interface independent of the user's location has been added. Claim 3 has been amended to refer to features rather than internal data sources.

Support for the amendments may be found at page 8, lines 23-24, which discloses "a preferred external data sources is a real-time market data source, at page 7, line 30 to page 8, line 4, which discloses in relevant part "populat[ing] the interface application" with "a list of feature selections" that are "determined by [user]

entitlement”, page 8, lines 13-15, which discloses “feature selections [that] are linked to the data sources ... and can communicate for display [the] various features” including “applications”, and at page 17, lines 16-21, which discloses “the authentication system ... allow[ing] a user to access features... according to entitlement and provid[ing] a user preference profile for [the] user regardless of where a user is physically located.”

Accordingly, entry of the amendments to claims 1, 3, and 14, and entry of new claims 16-17, are respectfully requested.

#### **Objection to Specification**

The Examiner objected to the specification on formal grounds noting that the specification references other applications without identifying the application by reference number. The Applicant was not able to locate such a reference in the specification and respectfully requests that the Examiner identify the specific location of such reference for correction. Alternatively, the reconsideration and withdrawal of the objections is requested.

#### **Claim Rejections – 35 U.S.C. § 112**

The Examiner rejected claim 13 under 35 U.S.C. § 112, second paragraph, as being indefinite for reciting the limitations “the production database”, “the staging database”, and “the archive database.” Applicants respectfully traverse the Examiner’s rejection. As shown above, claim 13 as filed recites “a production database”, “a staging database”, and “an archive database.” Accordingly, reconsideration and withdrawal of the rejection is respectfully requested.

#### **Claim Rejections – 35 U.S.C. § 103**

The Examiner rejected claims 1-6, 8-9 and 11-15 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,408,336 (Schneider et al.) in view of U.S. Patent No. 6,247,012 (Kitamura et al.), and rejected claims 7 and 10 under 35 U.S.C. § 103(a) as being unpatentable over Schneider et al and Kitamura et al. further in view of U.S. Patent No. 6,460,141 (Olden). The Applicant respectfully traverses the

rejections, and assert that claims pending in the present application, i.e., claims 1-15, of the present application are patentable over Schneider et al., Kitamura et al., and Olden for at least the reasons stated below.

Schneider et al. discuss scalable access filters for use in a computer network to control access in intranets. Col. 8, lines 21-24. Schneider et al. locate the access filters between user terminals and servers containing the information for access with the user terminals so that no user terminal is connected directly to a server. Col. 8, lines 42-51. The access filters provide access to information on the servers with an access control database, which includes information for identifying a user and information resources available to the user. Col. 8, lines 63-65 and Col. 9, lines 54-56. The information resources available to a particular user are, however, defined *solely* by administrators of the access control database. Col. 12, lines 44-46.

Schneider et al. further discuss an interface for users to view the recourse available to them in the virtual private network. Col. 25, lines 51-52. The interface displays a list of resources and information available to the user based on applicable access policies. Col 25, line 62- col. 26, line 10. Additional resources may be requested via email to an administrator that is responsible for access to the requested resources. Col. 26, lines 25.

Kitamura et al. discuss an information reception and delivery system that receives and delivers private and global business information. The business information is displayed in a client terminal based on a contents list that contains content items. Col 21, lines 55-61; col. 22, lines 45-48. The content items signify the type of information that are displayed, such as a weather forecast or sports. Col. 19, lines 10-11. "Material headlines [that] signify the tile or abstract of material contained in the content items or a combination of the title and abstract." Col. 19, lines 17-20. Specific material may be selected by a user to view the underlying information or news item. Col. 21, lines 32-34. A user may customize the contents list that is to be used to "determine whether or not content items are displayed and the order in which the content items are displayed." Col. 21, lines 59-61. Thus, a user may select to

view certain categories of news items, such as weather forecasts, and exclude other categories, such as sports.

The real-time aspect of the Kitamura et al. system is provided by displaying “headlines of business information ... in a portion of the routine-operation display screen in a scrolling manner, ... [which] enables the user to become aware of, in real time, business information ... received and delivered by way of various servers while continually performing ordinary tasks.” Col. 4, lines 58-65. The user is therefore given *notice* of the business information at it is received at the client device in real-time, rather than real-time business information.

Olden discusses a security and access management system for web-enabled applications and content on a computer network. Col. 2, lines 14-17. The system generally provides user interfaces for administrators to control intranet access. Col. 9, line 65-col. 10, line 3. There are no provisions for users accessing content with the Olden system to customize a user interface.

In contrast the present invention is drawn toward an intranet system for a financial service corporation that provides financial information to end users in a network environment. Particularly, independent claim 1 and 15, and claims 3-13 and 16 dependent thereon respectively, feature an interface for accessing at least one internal data source and at least one external data source, including a real-time market data source, that a user is entitled to access, and an authentication system for determining which features of a plurality of features that correspond to applications and the data sources a user is entitled to access. The authentication system also causes to be displayed a list of the features available to the user based on entitlement and allows a user to set a user specified preference profile. These features collectively provide a consistent interface for accessing system features, including real-time financial market, which is independent of the user’s location. The system advantageously limits access to applications and real-time market data and provides a customized interface for accessing the available applications and data sources consistently regardless of the user’s location. Thus a user that presumably has access

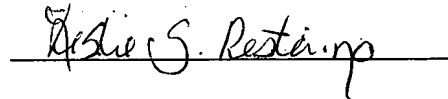
to the real-time market data and the various internal features of the financial service company may advise investors with timely and proactive financial advice regarding investing and the financial service company.

Neither Schneider et al., Kitamura et al., nor Olden alone or in combination disclose or otherwise suggest such a system. None of the references cited by the examiner disclose an intranet system that provides an interface application for accessing internal and external data sources, which includes real-time market data. The Examiner asserts that Kitamura et al. provide real time market data at page 3 of the Office Action. Applicant respectfully disagrees with the Examiner. As noted above, the Kitamura et al. system does not provide real-time business information; rather, Kitamura et al. provides merely provides real-time *notice* of the headlines of business information as it is received at the client device. Moreover, none of the references cited by the Examiner provide an interface for accessing system features, including real-time financial market, which is displayed consistently independent of the user's location. There is also no suggestion to combine and to further expand on the teachings of the references cited by the Examiner to provide entitlement-based access to real-time market data that is consistently displayed independent of the user's location, particularly since the Schneider et al. and Olden are designed primarily for use by administrators to provide access control without regard to user control and since none of the cited references disclose or suggest application of their teachings with regard to financial services.

The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicant reserves the right to present such arguments should it become necessary or desirable to do so.

For the above reasons, the Applicant submits that their invention as claimed is patentable over the references cited by the Examiner. Accordingly, reconsideration and allowance of pending claims 1-16 is therefore respectfully solicited.

Respectfully submitted,



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